

Fill in this information to identify the case:

Debtor 1 Thomas Brown

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of PENNSYLVANIA

Case number 19-22928-TPA

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEWREZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING

Court claim no. (if known): 7-1

Last 4 digits of any number you use to
identify the debtor's account: 6678

Date of payment change: 9/1/2022

Must be at least 21 days after date
of this notice

New total payment: \$369.92

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$295.09

New escrow payment: \$303.96

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Thomas Brown

Print Name

Middle Name

Last Name

Case number (if known) 19-22928

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab

Signature

Date 08/09/2022

Print

Charles G. Wohlrab, Esq.

First Name

Middle Name

Last Name

Title

Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address

130 Clinton Rd #202

Number Street

Fairfield NJ 7004

City

State

ZIP Code

Contact Phone

470-321-7112

Email

cwohlab@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on 08/10/2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Thomas Brown
587 Thompson Run Rd
Pittsburgh, PA 15237-3972

And via electronic mail to:

Brian C. Thompson
Thompson Law Group, P.C.
125 Warrendale Bayne Road
Suite 200
Warrendale, PA 15086

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

By: /s/ Greg Jones



Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107



THOMAS L BROWN
STACY A BROWN
587 THOMPSON RUN RD
PITTSBURGH PA 15237

Analysis Date:

June 29, 2022

Loan:

Property Address:
587 THOMPSON RUN RD
PITTSBURGH, PA 15237

Annual Escrow Account Disclosure Statement - Account History

"THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY"

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

| Payment Information | | | Contractual | Effective Sep01, 2022 | Prior Esc Pmt | July 01, 2021 | Escrow Balance Calculation | |
|---------------------|--|--|-------------|-----------------------|------------------|---------------|-----------------------------------|--------------------|
| P & I Pmt: | | | \$65.96 | \$65.96 | P & I Pmt: | \$65.96 | Due Date: | September 01, 2022 |
| Escrow Pmt: | | | \$295.09 | \$303.96 | Escrow Pmt: | \$295.09 | Escrow Balance: | \$3,998.78 |
| Other Funds Pmt: | | | \$0.00 | \$0.00 | Other Funds Pmt: | \$0.00 | Anticipated Pmts to Escrow: | \$0.00 |
| Asst. Pmt (-): | | | \$0.00 | \$0.00 | Asst. Pmt (-): | \$0.00 | Anticipated Pmts from Escrow (-): | \$2,196.56 |
| Reserve Acct Pmt: | | | \$0.00 | \$0.00 | Resrv Acct Pmt: | \$0.00 | | |
| Total Payment | | | \$361.05 | \$369.92 | Total Payment | \$361.05 | Anticipated Escrow Balance: | \$1,802.22 |

| Shortage/Overage Information | | Effective Sep01, 2022 |
|------------------------------|--|-----------------------|
| Upcoming Total Annual Bills | | \$3,647.47 |
| Required Cushion | | \$607.91 |
| Required Starting Balance | | \$607.86 |
| Escrow Shortage | | \$0.00 |

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$607.91. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$607.91 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from July 2021 to Aug 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|------------|----------------------|------------|--------------------------|----------------|------------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| Jul 2021 | 295.09 | 1,204.38 | | | Starting Balance | 2,157.16 | (2,007.85) |
| Aug 2021 | 295.09 | 1,204.38 | 272.80 | 272.80 | * Town Tax | 2,452.25 | (803.47) |
| Aug 2021 | | | 1,884.36 | 1,923.76 | * School Tax | 2,474.54 | 128.11 |
| Sep 2021 | 295.09 | 1,180.36 | | | * | 590.18 | (1,795.65) |
| Oct 2021 | 295.09 | 295.09 | | | * | 885.27 | (615.29) |
| Nov 2021 | 295.09 | | | | * | 1,180.36 | (320.20) |
| Dec 2021 | 295.09 | 295.09 | | | * | 1,475.45 | (320.20) |
| Dec 2021 | | | | 973.00 | * Hazard | 1,770.54 | (25.11) |
| Jan 2022 | 295.09 | | 906.00 | | * Hazard | 1,770.54 | (998.11) |
| Feb 2022 | 295.09 | 590.18 | | | * | 1,159.63 | (998.11) |
| Feb 2022 | | | | 477.91 | * County Tax | 1,454.72 | (407.93) |
| Mar 2022 | 295.09 | 295.09 | 477.91 | | * County Tax | 1,454.72 | (885.84) |
| Apr 2022 | 295.09 | | | | * | 1,271.90 | (590.75) |
| May 2022 | 295.09 | | | | * | 1,566.99 | (590.75) |
| Jun 2022 | 295.09 | 295.09 | | | * | 1,862.08 | (590.75) |
| | | | | | | 2,157.17 | (295.66) |
| | | | | | Anticipated Transactions | 2,157.17 | (295.66) |
| Aug 2022 | | P | | 272.80 | Town Tax | | (568.46) |
| Aug 2022 | | P | | 1,923.76 | School Tax | | (2,492.22) |
| | \$3,541.08 | \$5,359.66 | \$3,541.07 | \$5,844.03 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 29, 2022

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------|------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | 1,802.22 | 607.86 |
| Sep 2022 | 303.96 | | | 2,106.18 | 911.82 |
| Oct 2022 | 303.96 | | | 2,410.14 | 1,215.78 |
| Nov 2022 | 303.96 | | | 2,714.10 | 1,519.74 |
| Dec 2022 | 303.96 | | | 3,018.06 | 1,823.70 |
| Jan 2023 | 303.96 | 973.00 | Hazard | 2,349.02 | 1,154.66 |
| Feb 2023 | 303.96 | | | 2,652.98 | 1,458.62 |
| Mar 2023 | 303.96 | 477.91 | County Tax | 2,479.03 | 1,284.67 |
| Apr 2023 | 303.96 | | | 2,782.99 | 1,588.63 |
| May 2023 | 303.96 | | | 3,086.95 | 1,892.59 |
| Jun 2023 | 303.96 | | | 3,390.91 | 2,196.55 |
| Jul 2023 | 303.96 | | | 3,694.87 | 2,500.51 |
| Aug 2023 | 303.96 | 272.80 | Town Tax | 3,726.03 | 2,531.67 |
| Aug 2023 | | 1,923.76 | School Tax | 1,802.27 | 607.91 |
| | \$3,647.52 | \$3,647.47 | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,802.22. Your starting balance (escrow balance required) according to this analysis should be \$607.86.

it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 3,647.47. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | \$303.96 |
| Surplus Reduction: | \$0.00 |
| Shortage Installment: | \$0.00 |
| Rounding Adjustment Amount: | \$0.00 |
| Escrow Payment: | \$303.96 |

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826